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Date of Deposit: February 20, 2003

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner of Patents and Trademarks, Washington, D. C. 20231.


Jessica Pallach

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Hoadley et al.

Docket No.: ISAA0007

Serial No. : 09/919,074

Art Unit: Unassigned

Filed: July 30, 2001

Examiner: Unassigned

Title: ALGORITHM FOR EXPLAINING CREDIT SCORES

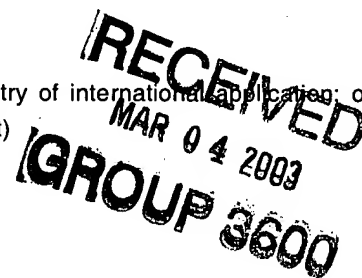
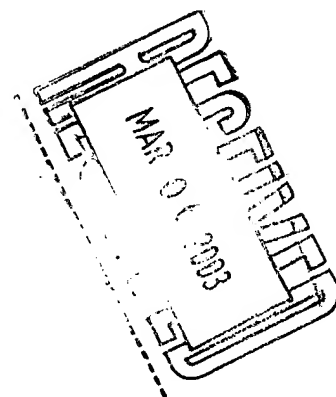
Assistant Commissioner for Patents
Washington, DC 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

This Information Disclosure Statement is submitted:

- (X) under 37 CFR 1.97(b), or
(within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- () under 37 CFR 1.97(c) together with either a:
- () Certification under 37 CFR 1.97(e), or
 - () a \$220.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
- () under 37 CFR 1.97(d) together with a:
- () Certification under 37 CFR 1.97(e), and
 - () a \$220.00 fee under 37 CFR 1.17(d)(2)(ii), and
 - () a \$130.00 petition fee set forth in 37 CFR 1.17(i)(1)
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)



(X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. ISAA0007). A copy of this sheet is enclosed for accounting purposes.

(X) Applicant(s) submit herewith Form PTO 1449 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

() A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

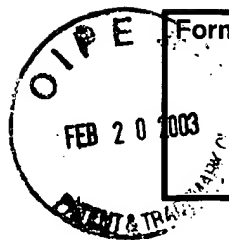
It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,



Michael Glenn
Attorney For Applicant
Reg. No. 30,176

Customer No. 22862



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|----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-------------------------------------------------------|
| Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary) | Atty. Docket No. ISAA0007 Applicant: Hoadley et al. Filing Date: 7/30/01 | Serial No.: 09/919,074 Group: Unassigned |
|----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-------------------------------------------------------|

U.S. Patent Documents

| Examiner Initial | No. | Patent No. | Date | Patentee | Class | Sub-class | Filing Date |
|------------------|-----|------------|----------|-------------|-------|-----------|-------------|
| | A | 6,324,524 | 11/27/01 | Lent et al. | 705 | 38 | 11/3/98 |
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Foreign Patent or Published Foreign Patent Application

| Examiner Initial | No. | Document No. | Publication Date | Country or Patent Office | Class | Sub-class | Translation | |
|------------------|-----|--------------|------------------|--------------------------|-------|-----------|-------------|----|
| | | | | | | | Yes | No |
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Other Documents

| Examiner Initial | No. | Author, Title, Date, Place (e.g. Journal) of Publication |
|------------------|-----|----------------------------------------------------------|
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Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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